

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Ruth Gouse
Debtor

Case No. 19-00761-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Apr 03, 2023

User: AutoDocke
Form ID: 3180W

Page 1 of 2
Total Noticed: 16

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 05, 2023:

Recip ID	Recipient Name and Address
db	Ruth Gouse, PO Box 201, Marshalls Creek, PA 18335-0201
5165791	+ JOHN EVANDISH DDS, HORIZON DENTAL CARE, 1306 NORTH 5TH STREET, STROUDSBURG, PA 18360-2602

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ EDI: RECOVERYCORP.COM	Apr 03 2023 22:36:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5165788	EDI: BANKAMER.COM	Apr 03 2023 22:36:00	AAA FINANCIAL SERVICES, PO BOX 982235, EL PASO, TX 79998-2235
5186729	+ EDI: BANKAMER2.COM	Apr 03 2023 22:36:00	Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
5165789	+ Email/Text: mediamanagers@clientservices.com	Apr 03 2023 18:39:00	CLIENT SERVICES INC, 3451 HARRY S TRUMAN BLVD, SAINT CHARLES, MO 63301-9816
5186920	Email/PDF: bncnotices@becket-lee.com	Apr 03 2023 18:46:34	Capital One, N.A., c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5165790	Email/Text: cashiering-administrationservices@flagstar.com	Apr 03 2023 18:39:00	FLAGSTAR BANK FSB, MAIL STOP E115-3, 5151 CORPORATE DRIVE, TROY, MI 48098-2639
5193966	Email/Text: cashiering-administrationservices@flagstar.com	Apr 03 2023 18:39:00	Flagstar Bank, FSB, 5151 Corporate Drive, Troy, MI 48098
5165792	Email/Text: PBNCNotifications@peritussservices.com	Apr 03 2023 18:39:00	KOHL'S/CAPITAL ONE, PO BOX 3115, MILWAUKEE, WI 53201-3115
5165793	+ EDI: RMSC.COM	Apr 03 2023 22:36:00	PAYPAL CREDIT, PO BOX 5138, TIMONIUM, MD 21094-5138
5165794	EDI: LCIPHMMRG	Apr 03 2023 22:36:00	PHH MORTGAGE, MORTGAGE SERVICE CENTER, PO BOX 5452, MOUNT LAUREL, NJ 08054-5452
5193151	EDI: PRA.COM	Apr 03 2023 22:36:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
5165795	EDI: RMSC.COM	Apr 03 2023 22:36:00	SYNCHRONY BANK, ATTN BANKRUPTCY DEPT, PO BOX 965060, ORLANDO, FL 32896-5061
5165796	EDI: RMSC.COM	Apr 03 2023 22:36:00	SYNCHRONY BANK, ATTN BANKRUPTCY DEPT, PO BOX 965061, ORLANDO, FL 32896-5061
5166905	+ EDI: RMSC.COM	Apr 03 2023 22:36:00	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 05, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 3, 2023 at the address(es) listed below:

Name	Email Address
Brian C Nicholas	on behalf of Creditor Pingora Loan Servicing LLC bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor Pingora Loan Servicing LLC bkgroup@kmlawgroup.com, bkgroup@kmlawgroup.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Pingora Loan Servicing LLC bkgroup@kmlawgroup.com
Robert J Kidwell, III	on behalf of Debtor 1 Ruth Gouse rjkidwell3rd@gmail.com;mdaniels@newmanwilliams.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov
Vincent Rubino	on behalf of Debtor 1 Ruth Gouse lhochmuth@newmanwilliams.com;mdaniels@newmanwilliams.com;lbeaton@newmanwilliams.com;rkidwell@newmanwilliams.com;swiggins@newmanwilliams.com

TOTAL: 7

Information to identify the case:

Debtor 1

Ruth Gouse

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9898

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN --

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 5:19-bk-00761-MJC

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:Ruth Gouse
aka Ruth Ann Gouse, aka Ruth A. Gouse4/3/23**By the
court:**Mark J. Conway, United States
Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.